

United States Bankruptcy Court
Western District of Washington

In re:
Christopher John Ronk
Debtor

Case No. 23-11819-CMA
Chapter 7

District/off: 0981-2
Date Rcvd: Jan 02, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db	Christopher John Ronk, 307 Ne Thornton Pl Apt 231, Seattle, WA 98125-8041
957203510	+ Cleo, 50 W. 25th St. Rm 403, New York, NY 10010
957203513	Dave/evolve, 10999 Stahl Rd, Newburgh, IN 47630-7429
957203516	+ Klover, 57 W Grand Ave, Chicago, IL 60654-4857
957203524	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDLBURMAN.COM	Jan 03 2024 07:11:00	Dennis Lee Burman, PO Box 1620, Marysville, WA 98270-1620
smg	EDI: WADEPREV.COM	Jan 03 2024 07:11:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957203506	EDI: BANKAMER	Jan 03 2024 07:11:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
957203508	Email/Text: bankruptcynotices@helloworld.com	Jan 03 2024 02:14:00	Brigit, 838 Avenue of the Americas Fl 6, New York, NY 10001-4194
957203507	Email/Text: rm-bknotices@bridgecrest.com	Jan 03 2024 02:14:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
957203509	+ Email/Text: bankruptcy@axcess-financial.com	Jan 03 2024 02:14:00	Check 'n Go, Attn: Bankruptcy, PO Box 14283, Cincinnati, OH 45250-0283
957203511	+ EDI: WFNNB.COM	Jan 03 2024 07:11:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
957203512	^ MEBN	Jan 03 2024 02:09:50	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
957203505	Email/Text: cxs-doc-access@earnin.com	Jan 03 2024 02:14:00	Activehours, Inc. dba EarnIn, Attn: Bankruptcy Dept., 200 Portage Ave, Palo Alto, CA 94306-2242
957203514	Email/Text: operations@empower.me	Jan 03 2024 02:14:00	Empower, 660 York St, San Francisco, CA 94110-2101
957203515	EDI: IRS.COM	Jan 03 2024 07:11:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
957203517	Email/Text: bankruptcy@moneylion.com	Jan 03 2024 02:14:00	Money Lion, 30 W 21st St, New York, NY 10010-6905
957203518	Email/Text: RPC990Bankruptcy@Moneytreeinc.com	Jan 03 2024 02:14:00	Money Tree, PO Box 58363, Seattle, WA 98138-1363
957203519	+ Email/Text: netcreditbnc@enova.com	Jan 03 2024 02:14:27	NetCredit, Attn: Bankruptcy Attn: Bankruptcy,

957203520	+ EDI: AGFINANCE.COM	Jan 03 2024 07:11:00	175 W. Jackson Blvd , Ste 1000, Chicago, IL 60604-2863
957203521	+ EDI: CBS7AVE	Jan 03 2024 07:11:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
957203522	+ EDI: SYNC	Jan 03 2024 07:11:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
957203523	EDI: SYNC	Jan 03 2024 07:11:00	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Dennis Lee Burman	dburman@premier1.net dburman@ecf.axosfs.com
Richard J. Symmes	on behalf of Debtor Christopher John Ronk richard@symmeslaw.com g3183@notify.cincompass.com;RSymmes@jubileebk.net
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Christopher John Ronk	Social Security number or ITIN	xxx-xx-4017
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	----
		EIN	-----
United States Bankruptcy Court Western District of Washington			
Case number: 23-11819-CMA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher John Ronk

1/2/24**By the court:** Christopher M Alston
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.